

FINANCIAL FITNESS 2 (Consumer Education 2)

Course Code: 5813

Financial Fitness 2 (Consumer Education 2) is an in depth study of financial management skills. Building on the skills mastered in Financial 1, students will further research and analyze savings and investment options, consumer legislation, local, state and federal consumer protection agencies, and consumer services career paths. Learning experiences will encourage higher order thinking skills, incorporate the use of technology, solve real world problems, and develop characteristics of a responsible consumer. Students will have opportunities to interact with professionals from the business world. Integration of the Family and Consumer Sciences student organization, Family Careers, and Community Leaders of America (FCCLA), greatly enhances this curriculum.

Objectives:

Students will:

1. explain various components of the economic system.
2. select housing based on needs, wants and resources.
3. explain the components of a paycheck.
4. create advertisements for various products.
5. calculate loan payments.
6. develop a technology generated earning, spending and saving plan.
7. research career opportunities within finance career cluster.

Credit:

½-1 unit

National Certification:

The Be Real Certification (9-10 grades)
The Get Real Certification (11-12 grades)
South Carolina Occupational Information
System (SCOIS)
www.scois.org

Recommended Grades:

9-12

Prerequisite:

Financial Fitness 1

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Textbooks:

Financial Fitness 1 and 2 (Consumer Education 1 and 2)

Glencoe/McGraw-Hill

Consumer Education and Economics, 5th Edition Author: Lowe, et al.

Student Edition

0078251559 09-12 2003

\$42.99

Consumer Education and Economics is a comprehensive text that is designed for two semesters. It contains clear objectives, short informative chapters, short review questions, reinforcement activities, and Internet activities. Units include preparing for consumers, understanding economic principles, managing your money, building financial security, becoming a smart shopper, making spending decisions, and other related units.

Goodheart-Willcox Company

The Confident Consumer

Student Edition

Author: Campbell

1590701461 09-12 2004

\$41.97

The Confident Consumer helps student to make financial and economic decisions. Topics include foods, clothing, housing, transportation, credit and investments. Teacher resources include test creation software and innovative teaching strategies. Case studies in each chapter give the students examples of real-life applications.

Thomson South-Western

Economic Education for Consumers, 2nd Edition Author: Miller and Stafford

Student Edition

0538435798 09-12 2004

\$50.00

Economic Education for Consumers is a new and very inviting text that covers most of the Family and Consumer Sciences National Standards. It has excellent multimedia supplementary materials that will assist the teacher and interest the students. There are computer applications, a dedicated Web site, and Internet activities in each chapter. The text is also correlated to the Jump\$tart Coalition for Personal Financial Literacy's National Standards.

<http://www.mysctextbooks.com/>

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High School Education:	customer service representative, product demonstrator, customer complaint clerk, personal shopper, financial institution teller, data processors
Postsecondary Education:	loan officers, bill and account collectors, appraisers, underwriters, accountants, investment advisers
Postgraduate Education:	treasurers, controllers and chief revenue agents, auditor, economists, financial institution president

Standards Revision Committee:

Vickie Jacobs Hartsville High School	Hazel Rickenbacker Orangeburg Consolidated Career Center
Sherry Gore King SC Department of Consumer Affairs	Erin Timmons Palmetto Citizens Credit Union
Georgia Lash Hillcrest High School	Patsy Towery Midland Technical College
Nancy Porter Clemson University	David Whipple Waddell and Reed Financial Services

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A. The Economic System

1. Explain the principles of a free enterprise system as compared to other types of economic systems.
2. Explain the role of the government in the monetary system and how it affects the consumer.
3. Summarize the effects of international trade on our economy.
4. Explain the roles of and relationships among economic institutions in a market economy.

B. Financial Decisions

1. Research factors to consider when selecting housing.
2. Investigate factors to consider when selecting modes of transportation.
3. Analyze costs and features of different types of insurance.

C. Budget

1. Analyze the components of a paycheck.
2. Distinguish between fixed and flexible expenses.
3. Design a plan for earning, spending and saving.
4. Differentiate between various money management tools and services offered by financial and lending institutions.

D. Financial Management

1. Explain how products and services of various financial institutions are incorporated into a money management plan.
2. Analyze factors in developing a long-term financial plan.
3. Develop a money management plan.
4. Analyze the use of credit in financial management.
5. Research saving and investment options that promote financial security.

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E. Consumer Responsibilities And Rights

1. Analyze policies that support consumer responsibilities and rights.
2. Contrast responsible and irresponsible consumer behaviors.
3. Investigate the roles of local, state, and federal consumer protection agencies.

F. Careers

1. Integrate knowledge, skills, and practices required for careers in consumer services.
2. Analyze consumer service career paths.